

In re:
Michael Benjamin Bode
Katie Ann Bode
Debtors

Case No. 23-11121-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: May 21, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Michael Benjamin Bode, Katie Ann Bode, 69 East College Avenue, Elizabethtown, PA 17022-2408 |
| 14789015 | M&T BANK, PO Box 1508, Buffalo, NY 14240 |

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| smg | + Email/Text: taxclaim@countyofberks.com | May 22 2025 00:34:00 | Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | May 22 2025 00:34:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 14779080 | + EDI: AIS.COM | May 22 2025 04:27:00 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14792403 | EDI: CITICORP | May 22 2025 04:27:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 14859536 | + Email/Text: nsm_bk_notices@mrcooper.com | May 22 2025 00:33:00 | CrossCountry Mortgage, PO Box 619096, Dallas, TX 75261-9096 |
| 14777604 | EDI: DISCOVER | May 22 2025 04:27:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14782504 | + Email/Text: RASEBN@raslg.com | May 22 2025 00:33:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14784437 | + Email/Text: Unger@Members1st.org | May 22 2025 00:34:00 | Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893 |
| 14774981 | EDI: PENNDEPTREV | May 22 2025 04:27:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946 |
| 14793679 | EDI: Q3G.COM | May 22 2025 04:27:00 | Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14778936 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | May 22 2025 00:34:00 | U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904 |
| 14774686 | + Email/Text: bankruptcynotification@wellspan.org | May 22 2025 00:34:00 | WellSpan Health, PO Box 15119, York, PA 17405-7119 |

TOTAL: 12

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Page 2 of 2

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| BRET PATRICK SHAFFER | on behalf of Members 1st Federal Credit Union bshaffer@ssbc-law.com kshirk@ssbc-law.com |
| DENISE ELIZABETH CARLON | on behalf of Creditor CROSSCOUNTRY MORTGAGE LLC bkgroup@kmlawgroup.com |
| PAUL DONALD MURPHY-AHLES | on behalf of Joint Debtor Katie Ann Bode pmurphy@dplglaw.com kgreene@dplglaw.com |
| PAUL DONALD MURPHY-AHLES | on behalf of Debtor Michael Benjamin Bode pmurphy@dplglaw.com kgreene@dplglaw.com |
| ROGER FAY | on behalf of Creditor CrossCountry Mortgage rfay@alaw.net bkecf@milsteadlaw.com |
| ROGER FAY | on behalf of Creditor CrossCountry Mortgage LLC rfay@alaw.net, bkecf@milsteadlaw.com |
| ROGER FAY | on behalf of Creditor CROSSCOUNTRY MORTGAGE LLC rfay@alaw.net, bkecf@milsteadlaw.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 9

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Michael Benjamin Bode</u> | Social Security number or ITIN | xxx-xx-8257 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Katie Ann Bode</u> | Social Security number or ITIN | xxx-xx-5021 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 23-11121-pmm | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Benjamin Bode

Katie Ann Bode

5/20/25

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.